

Exhibit D

The Law Offices Of
David J. Stern P.A.
900 South Pine Island Road Suite 400
Plantation, FL 33324-3920
Phone: (954) 233-8000
Fax: (954) 233-8333

October 27, 2009

RE: [REDACTED] 9256 *MOM*
Mortgagor: ANTHONY MCDONALD
Property Address: 906 WOODLEAF WAY, TAMPA, FL 33613
Our File No.: 09-97290 (GMAC) (FNM)

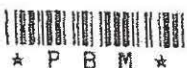
To: Anthony Mcdonald
906 Woodleaf Way
Tampa, FL 33613

We represent GMAC MORTGAGE, LLC (the "Lender") concerning the collection of the above referenced loan, and we are sending this letter pursuant to your request for reinstatement figures good through **NOVEMBER 8, 2009**. As of the date of this letter, you owe \$5,765.09 in monthly mortgage payments, late fees, and other charges as reflected below in the column entitled "Amounts Currently Due". Because additional interest, additional late charges, and other charges may vary from day to day, the amount due on the day you pay may be greater. You will also be liable for additional costs and attorneys fees incurred in the foreclosure action. Listed below is an itemization of the amounts needed to reinstate the above-referenced loan(s), which are good through **NOVEMBER 8, 2009** (the "Reinstatement Amount"). Please review the enclosed Explanation of Charges included with this letter for an explanation of each of the itemized amounts.

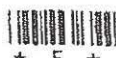
Upon our acceptance of the **Reinstatement Amount** below, if a foreclosure action has been filed with a court, we will advise the court accordingly.

How to Make Payment: Funds must be sent to the Law Offices of David J. Stern, P.A. by certified check or money order drawn on a United States bank, and made payable to "Law Offices of David J. Stern, P.A. Trust Account". Trust account and escrow account checks will not be accepted under any circumstances. Acceptance of funds is subject to final approval by the Lender.

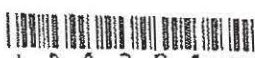
Description of Charges	Amounts Currently Due	Amounts Due As Of November 8, 2009
*** Monthly Mortgage Payment(s) due from	\$4,457.96	\$5,572.45
Accumulated Late Charges	\$344.88	\$344.88
** Escrow Deficit		



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Description of Charges	Amounts Currently Due	Amounts Due As Of November 8, 2009
Suspense Balance		
Non-Sufficient Funds		
*Property Inspections	\$282.25	\$282.25
*Property Preservation		
*Broker's Price Opinion/Appraisal		
*Loan Modification Fees		
Title Search		
Title Exam		
*Title Update		
Pre-suit Occupancy Investigation*		
Mediation Charge*		
Clerk Filing Fee		\$1,100.00
*Clerk Recording Fee	\$30.00	\$30.00
*Certified Copies Fee		
*Post-Judgment Clerk Filing Fee		
*Service of Process		\$800.00
*Publication Costs		
*Overnight Document Delivery Costs		
*Guardian Ad Litem Fees		
*Attorneys' Fees	\$650.00	\$1,170.00
*Bankruptcy Fees Paid To Other Counsel		
	Current Amount Due:	Reinstatement Amount:
	\$5,765.09	\$9,299.58

***These figures do not include any escrow shortage that may have accrued. Upon application of the reinstatement amount, the loan will be re-analyzed and the monthly payment will be adjusted accordingly.

** These amounts may contain estimates and are subject to change depending upon advances made by the Lender.

* These amounts depend upon the services performed to litigate the foreclosure case and costs incurred during the case. Therefore, these are estimated amounts and are subject to increase depending upon various factors involved in the foreclosure case (see Explanation of Charges below). You must contact this office prior to sending the Reinstatement Amount for an updated list of the itemized amounts.

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The Reinstatement Amount may change under certain circumstances (see below). If you have any questions about the amounts listed above, please refer to the Explanation of Charges enclosed with this letter. Should you need further explanation, please contact our office.

Changes in the Reinstatement Amount: The Lender reserves the right to demand amounts in addition to the charges stated above before or after the release of its security interest in the property if there was an error or omission in the above charges that was made in good faith, whether mathematical, clerical, typographical or otherwise. The Reinstatement Amount is also subject to change to reflect services that may be performed on or after the date of this letter.

Notice Regarding Bankruptcy Action: If an action has been filed with a bankruptcy court, the charges stated above are subject to change. Accordingly, the Reinstatement Amount will change if you file for relief under the Bankruptcy Code. Additionally, if this loan is currently subject to a bankruptcy court action, the Reinstatement Amount will change if additional attorneys' fees and costs are incurred by the Lender concerning the loan.

WE WILL NOT DELAY THE FORECLOSURE ACTION: Please note that we will not delay or dismiss the foreclosure action while we are waiting to receive reinstatement charges.

PLEASE NOTE - YOU MUST CONTACT THIS OFFICE BEFORE TENDERING ANY FUNDS TO VERIFY THE TOTAL AMOUNT DUE.

If you have any questions, please do not hesitate to contact our office.

Stacey Operator# 10054, Legal Assistant # 1775
Law Offices of David J. Stern, P.A.
Attorneys for the Lender
(954) 233-8000

NOTICE REQUIRED BY THE FAIR DEBT COLLECTION PRACTICES ACT, 15 U.S.C. § 1601, AS AMENDED

- (1) THE AMOUNT OF THE DEBT TO REINSTATE THE LOAN IS SET FORTH IN THIS LETTER AND IS OWED TO THE LENDER;
- (2) THE DEBTOR MAY DISPUTE THE VALIDITY OF THE DEBT, OR ANY PORTION THEREOF, WITHIN 30 DAYS AFTER RECEIPT OF THIS LETTER. IF THE DEBTOR FAILS TO DISPUTE THE DEBT WITHIN 30 DAYS AFTER RECEIPT OF THIS LETTER, THE DEBT WILL BE ASSUMED TO BE VALID BY THE LAW OFFICES OF DAVID J. STERN, P.A. (THE "FIRM");
- (3) IF THE DEBTOR NOTIFIES THE FIRM IN WRITING WITHIN 30 DAYS AFTER RECEIPT OF THIS LETTER THAT THE DEBT, OR ANY PORTION OF THE DEBT, IS DISPUTED, THE FIRM WILL OBTAIN VERIFICATION OF THE DEBT OR A COPY OF A JUDGMENT AGAINST THE DEBTOR AND A COPY OF SUCH VERIFICATION OR JUDGMENT WILL BE MAILED TO THE DEBTOR BY THE FIRM; AND
- (4) UPON THE DEBTOR'S WRITTEN REQUEST WITHIN 30 DAYS AFTER RECEIPT OF THIS LETTER, THE FIRM WILL PROVIDE THE DEBTOR WITH THE NAME AND ADDRESS OF THE ORIGINAL CREDITOR IF DIFFERENT FROM THE CURRENT LENDER;
- (5) WRITTEN REQUESTS PURSUANT TO THIS NOTICE SHOULD BE ADDRESSED TO:
FAIR DEBT COLLECTION CLERK, LAW OFFICES OF DAVID J. STERN, P.A.
900 SOUTH PINE ISLAND ROAD, SUITE 400
PLANTATION, FL 33324

THE FIRM IS ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. THE INSTRUCTIONS IN THIS LETTER PERTAIN TO YOUR DEALINGS WITH THE FIRM AS A DEBT COLLECTOR. IT DOES NOT AFFECT YOUR DEALINGS WITH THE COURT, AND IN PARTICULAR, IT DOES NOT CHANGE THE TIME AT WHICH YOU MUST ANSWER THE COMPLAINT. THE SUMMONS IS A COMMAND FROM THE COURT, NOT FROM THE FIRM, AND YOU MUST FOLLOW THE INSTRUCTIONS ON THE SUMMONS, EVEN IF YOU DISPUTE THE VALIDITY OR AMOUNT OF THE DEBT. THE INSTRUCTIONS IN THIS LETTER ALSO DO NOT AFFECT THE FIRM'S RELATIONSHIP WITH

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THE COURT AND THE FIRM MAY FILE PAPERS IN THE LAWSUIT ACCORDING TO THE COURT'S RULES AND THE JUDGE'S INSTRUCTIONS.

EXPLANATION OF CHARGES

Monthly Mortgage Payments: These are the amounts for unpaid monthly mortgage payments based on information provided to us by the Lender.

Accumulated Late Charges: This is the amount that has accumulated and will continue to accumulate because payment was not timely received by the Lender, based on the information provided to us by the Lender.

**** Escrow Deficit:** This is the amount the Lender has advanced for payment of property taxes, assessments, insurance or other items. This amount does not include any shortage of amounts collected by a borrower and held in an escrow account by the Lender for payment of taxes, assessments, insurance or other items that may be due in the future.

Non-Sufficient Funds: This is the amount of bank charges incurred by the Lender because, prior to acceleration of the loan(s) by the Lender, the Lender received payment for the loan(s) by check or draft for which there was not sufficient funds on deposit at the time the Lender drew upon the check or draft.

Property Inspections: This is the amount incurred by the Lender to have the property periodically inspected once the loan is delinquent. The inspection typically consists of a visual exterior review of the property. The review determines whether the property is occupied and adequately maintained. Expenses for preservation of the property may occur if the property is reported vacant, for securing the property or to perform regular maintenance to protect the Lender's interest in the property.

Property Preservation: This is the amount incurred by the Lender to prevent the property from deteriorating or decreasing in value due to its condition.

Broker's Price Opinion/Appraisal: This is the amount for an appraisal. Once a property is referred for a foreclosure, the Lender may order a Broker's Price Opinion or Appraisal to ascertain the market value of the property.

Loan Modification Fees: Fee which may be charged by the Plaintiff for processing a modification of the loan terms.

Title Search: This is the amount for performing a title search of the property. A title search is an investigation of the public records on file in the county where the property is located, which is performed to identify all persons who may have an interest in the property. Immediately upon receipt of a foreclosure referral from the Lender, the Firm orders a title search on the property.

Title Examination: Once a Title Search is complete, a title examiner reviews the information gathered from the Title Search to identify all persons who may have an interest in the property.

Title Update: During the foreclosure process the Lender may have the title search and exam updated.

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Pre-suit Occupancy Investigation: An occupancy investigation performed for the purpose of compliance with complaint filing requirements under applicable Administrative Order.

Mediation Charge: Mandatory mediation cost pursuant to Administrative Order.

Disclosure of Related Entity: The Title Search, Title Examination, and Title Update services described above may have been performed by Professional Title & Abstract Company. The sole owner of the Law Firm is also the owner of Professional Title & Abstract Company. The Lender and the Law Firm have agreed to the amounts charged by Professional Title & Abstract Company for its services and that they will be paid by the Firm and reimbursed to the Firm by the Lender. The Lender and the Firm have also agreed that the Firm should collect these amounts as costs related to the foreclosure as permitted under your mortgage and note with the Lender.

Clerk Filing Fee: This is the amount paid by the Firm to the Clerk of the Circuit Court in order to file the foreclosure complaint and initiate the foreclosure action.

Clerk Recording Fee: This is the amount paid by the Firm to the Clerk of the Circuit Court to record documents related to the foreclosure action.

Certified Copies Fee: This is the amount paid by the Firm to obtain documents related to the foreclosure action.

Post-Judgment Clerk Filing Fee: This is the amount paid by the Firm to the Clerk of the Court in order to reopen a case after a final judgment has been entered to file papers with the Court.

Service of Process: This is the amount for costs incurred by the Firm to pay process servers to legally serve the complaint and summons on a person. These amounts include a process server's charges to actually serve the complaint, as well as unsuccessful attempts to serve the complaint, upon known and unknown persons who may have an interest in the property. These amounts also include a process server's charges to locate any defendant who cannot be served the complaint and summons at the address on the summons.

The Firm uses Service of Process and attempted Service of Process to identify persons who may have an interest in the property and who may not be identified by the Title Search and Title Examination. Other than the Title Search and Title Examination, the Firm does not typically investigate whether other persons have an interest in the property. Therefore, the Firm hires process servers to serve parties with an interest in the property and an "unknown spouse" and "unknown tenants" with a summons and complaint, and the Service of Process amount above includes charges for service and attempted service of those persons, whether or not they actually exist. If such a person is served with a copy of the complaint, that person is identified by name on future filings in the foreclosure action, and is served all subsequent filings in the foreclosure action.

"Unknown spouses" and "unknown tenants"; if they exist, may have an interest in the property which is not revealed by the Title Search and Title Examination. Summonses were or will be issued for service on "unknown spouses and tenants", and the charge for service or attempted service of process on the unknown parties is \$45 per summons, which is included in the total amount for Service of Process listed above. The amount shown above for service of

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process in the Reinstatement Amount also includes an estimate of additional charges not yet incurred for service of process that may be incurred in the future course of the foreclosure.

If a process server cannot locate a defendant to serve the complaint and summons at the address listed on the summons, Florida law requires a plaintiff to diligently attempt to locate the defendant before the plaintiff can serve the defendant by advertising/publishing legal notice of the foreclosure case. The Firm pays process servers to locate defendants by performing a "skip trace" report. If a "skip trace" report is required, the amount charged by a process server will be included as part of Service of Process costs. In addition, if service by mail is required, an additional charge will be due and included as part of Service of Process costs.

Publication Costs: This is the amount paid by the Firm to a local newspaper to advertise/publish notice of a case when a defendant cannot be located by a process server to personally serve the complaint and summons. This amount may also include the amount paid by the Firm to a local newspaper to advertise notice of a scheduled foreclosure sale.

Overnight Document Delivery Costs: This is the amount the Firm has incurred to deliver court documents, correspondence, and other documents to courts, clients, borrowers or others by overnight delivery.

Guardian Ad Litem Fees: If a defendant cannot be located by a process server to serve the summons and complaint, the Court may appoint an attorney to represent the defendant during the foreclosure case. These fees are the amount a Court awards to the attorney appointed by the Court.

Attorneys' Fees: This is the estimated amount for attorneys' fees earned and to be earned by the Firm as of the Reinstatement Amount good through date. The final amount of the Lender's attorneys' fees is calculated based upon the status of the foreclosure action at the time the Reinstatement Amount is accepted by the Firm. Please note that if additional services are performed by the Firm in the foreclosure action or in a bankruptcy action, the amount for attorneys' fees may increase.

Bankruptcy Fees Paid to Other Counsel: Attorneys fees that may have been paid to counsel other than the Law Offices of David J. Stern, P.A.